


Information to identify the case:		
Debtor 1:	Christina Rose Zelinski	Social Security number or ITIN: xxx-xx-6837
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of Minnesota	Date case filed for chapter: 7 8/18/21
Case number:	21-60301 – MER	
You can receive court notices and orders by email instead of U.S. Mail via these two options :		
For creditors: Register for Electronic Bankruptcy Noticing at ebn.uscourts.gov .		
For debtors: Register for Debtor Electronic Bankruptcy Noticing (DeBN) at www.mnb.uscourts.gov/debn 		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christina Rose Zelinski	
2. All other names used in the last 8 years		
3. Address	521 Main St N Greenbush, MN 56726	
4. Debtor's attorney Name and address	Wesley W. Scott LifeBack Law Firm, PA 13 Seventh Ave S St Cloud, MN 56301	Contact phone: 320-252-0330 Email: sonja@lifebacklaw.com
5. Bankruptcy trustee Name and address	David G. Velde 1118 Broadway Alexandria, MN 56308	Contact phone: 320-763-6561 Email: colleen@veldemoore.com

For more information, see page 2 >

Debtor **Christina Rose Zelinski**

Case number **21-60301**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>404 Gerald W. Heaney Federal Building and U.S. Courthouse and Customhouse 515 West First Street Duluth, MN 55802</p>	<p>Hours open: Monday – Friday: 8:00am – 4:30pm Contact phone: (218) 529-3600 Web address: www.mnb.uscourts.gov</p> <p>Date: 8/19/21</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>September 17, 2021 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Video/teleconference *ONLY*, Contact trustee (see Section 5), for direction</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 11/16/21</p> <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p> <p>Certificate of Completion of Financial Management Course due:</p> <p>Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</p> <p>Filing deadline: 11/16/21</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Christina Rose Zelinski
Debtor

Case No. 21-60301-MER
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-6
Date Rcvd: Aug 19, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Rose Zelinski, 521 Main St N, Greenbush, MN 56726-4110
smg	+ United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62714995	Altru Hospital, PO Box 13780, Grand Forks ND 58208-3780
62714996	+ Aurora Heal Care, PO BOX 091700, Milwaukee WI 53209-8700
62715000	+ Creditor Advocates, PO BOX 1264, Prior Lake MN 55372-0864
62715001	+ DCI Credit Services, Inc, PO Box 1347, Dickinson ND 58602-1347
62715002	+ DCI Credit Services, Inc., Attn: Bankruptcy, Po Box 1347, Dickinson ND 58602-1347
62715006	GRAND FORKS ND, Need Address, Grand Forks ND 58201-5607
62715007	+ Great Lakes Pathologist, PO BOX 3475, Toledo OH 43607-0475
62715010	+ Lifecare Medical Center, 715 Delmore Dr, Roseau MN 56751-1599
62715011	+ Mayo Clinic, 4500 San Pablo Road, Jacksonville FL 32224-3899
62715014	+ North Star Mutual Insurance, PO BOX 48, Cottonwood MN 56229-0048
62715016	+ Revenue Enterprises LLC, Attn: Bankruptcy, Po Box 441368, Aurora CO 80044-1368
62715017	Revenue Enterprises LLC, PO Box 44138, Aurora CO 80044
62715018	+ Riverview Health, PO BOX 1826, Scottsbluff NE 69363-1826
62715019	+ Sanford Health, PO BOX 5070, Sioux Falls SD 57117-5070

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: sonja@lifebacklaw.com	Aug 19 2021 20:57:00	Wesley W. Scott, LifeBack Law Firm, PA, 13 Seventh Ave S, St Cloud, MN 56301
tr	+ EDI: BDGVELDE.COM	Aug 20 2021 00:58:00	David G. Velde, 1118 Broadway, Alexandria, MN 56308-2530
smg	+ EDI: MINNDEPREV.COM	Aug 20 2021 00:58:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
ust	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	Aug 19 2021 20:57:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62714994	Email/Text: bankruptcy@alliance-collections.com	Aug 19 2021 20:57:00	Alliance Collection Agencies, Attn: Bankruptcy, Po Box 1267, Marshfield WI 54449
62714997	+ Email/Text: bankruptcy@mycmcu.org	Aug 19 2021 20:57:00	Central Minnesota CU, Attn: Bankruptcy, 20 4th Ave Se, Melrose MN 56352-1356
62714998	+ Email/Text: bankruptcy@mycmcu.org	Aug 19 2021 20:57:00	Central Minnesota Federal C U, 212 Red River Avenue South, Cold Spring MN 56320-2520
62714999	+ Email/Text: collections@crlmed.com	Aug 19 2021 20:57:00	Consulting Radiologist Ltd, 7505 Metro Boulevard, Suite 400, Minneapolis MN 55439-3010
62715004	+ EDI: IRS.COM	Aug 20 2021 00:58:00	Dept of Treasury, PO BOX 621501, Atlanta GA 30362-3001
62715005	+ EDI: AMINFOFP.COM	Aug 20 2021 00:58:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls SD 57117-5524

District/off: 0864-6

User: admin

Page 2 of 2

Date Rcvd: Aug 19, 2021

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Total Noticed: 32

62715009	+ EDI: JEFFERSONCAP.COM	Aug 20 2021 00:58:00	Jefferson Capital Systems, PO BOX 772813, Chicago IL 60677-0113
62715012	+ EDI: MINNDEPREV.COM	Aug 20 2021 00:58:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62715013	+ EDI: NAVIENTFKASMSERV.COM	Aug 20 2021 00:58:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre PA 18773-9500
62715015	EDI: PRA.COM	Aug 20 2021 00:58:00	Portfolio Recovery, PO BOX 12914, Norfolk VA 23541
62715020	Email/Text: amieg@stcol.com	Aug 19 2021 20:57:00	State Collection Service, Attn: Bankruptcy, Po Box 6250, Madison WI 53716
62715022	+ EDI: VERIZONCOMB.COM	Aug 20 2021 00:58:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs MO 63304-2225

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
62715003		Denefitsll
62715021		Tim Zelinski
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62715008	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
David G. Velde	mn19@ecfcbis.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov
Wesley W. Scott	on behalf of Debtor 1 Christina Rose Zelinski sonja@lifebacklaw.com ScottWR72722@notify.bestcase.com; ScottWR72722@notify.bestcase.com

TOTAL: 3